

Certificate Number: 03621-PAE-DE-033977299

Bankruptcy Case Number: 19-16397



03621-PAE-DE-033977299

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 20, 2020, at 6:59 o'clock PM EST, Maritza R Dawson-Williams completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 20, 2020 By: /s/Bill Sheehan

Name: Bill Sheehan

Title: Counselor